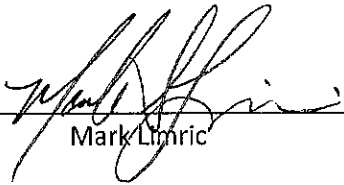


**AFFIDAVIT**

State of Ohio  
County of Summit

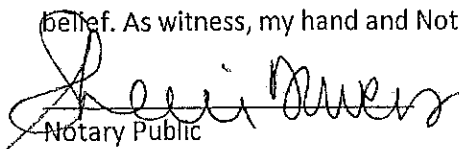
I, Mark Limric, being first duly sworn, hereby state as follows:

1. I am an employee of Sterling Jewelers, Inc. I am employed in Sterling Jewelers, Inc.'s recovery special services. I make this Affidavit on behalf of Sterling Jewelers, Inc, and based on the business records of Sterling Jewelers.
2. Sterling Jewelers, Inc. is an Ohio Corporation. Sterling Jewelers, Inc. sold certain Michigan accounts to West Michigan Debt Collections, Inc. under the terms of that certain Account Purchase Agreement by and between Sterling Jewelers, Inc. and West Michigan Debt Collections, Inc., dated as of June 10, 2008 ("the Agreement").
3. According to Sterling Jewelers, Inc.'s business records, a credit card account was issued to Kevin Balsly by Marks and Morgan Jewelers, which was subsequently purchased by Sterling Jewelers, Inc. Marks and Morgan account [REDACTED] 2770 was converted to JB Robinson account [REDACTED] 3750 ("Account") after that purchase. The Account was opened on June 25, 2000 with a last payment date of August 14, 2006 in the amount of \$100.00.
4. Sterling Jewelers, Inc.'s business records, which contain information provided to West Michigan Debt Collections, Inc., in connection with the Agreement, reflect that as of June 10, 2008, the sum of \$2,238.40 was due and owing to Sterling Jewelers, Inc. on the Account, and no part of this sum has been paid or satisfied as of that date. Sterling Jewelers, Inc. is unable to locate the original application or sales receipt for this account.
5. In accordance with the Agreement, Sterling Jewelers Inc. sold, assigned and conveyed to West Michigan Debt Collections, Inc. all right, title and interest in and to the Account and its unpaid balance.

  
Mark Limric

State of Ohio  
County of Akron

On 10-28-11 before me personally came Mark Limric, known to me to be the same person described herein and who executed the foregoing instrument, and duly acknowledged to me that the matters and facts set forth herein are true and correct to the best of her knowledge, information and belief. As witness, my hand and Notary seal.

  
Notary Public

My Commission expires:

My Commission Expires October 30, 2012

